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From: Desmal Purcell [mailto:desmal_purcell@yahoo.com]

Sent: Tuesday, June 27, 2006 6:08 PM

To: Public Hearing

Subject: Wal Mart and my community

Dear Shella Bair, Chairperson FDIC,

Congratulations on your new position with the FDIC. I hope that in this role as a chairperson you will make responsible decisions that will affect many people long after they are made. One decision that will need to be made concerns Wal Mart and their current path towards establishing themselves a foothold in the world of banking.

Shella, I live in a small town in the rural south, and I have seen the impact that Wal Mart has had on my community and communities that surround us. First, a typical Wal Mart opened and slowly small businesses, began to feel the effect. Traffic began to slow and doors began to close. Recently Wal Mart shut down their standard store and built a Super Center Shopping Mecca across the street. The impact has been devastating. First of all, the land contains a fragile wetland eco-system which is currently being pushed over in the courts, as Wal Mart wishes to expand it's grasp on the corner intersection that the wetlands exist. Secondly, I have watched all of the local grocery stores go from a community meeting place with packed parking lots to empty aisles with barren pavement outside. And thirdly, I have watched the center of town, move from it's historic downtown area to the Wal Mart shopping center, where other national chains have moved in to take away local dollars. In this community, where banking is still done on a first name basis with local smiles, where the money put into banks ends up back in the community it would be tragedy to see Wal Mart push themselves into the pockets of the citizens of our county. They would, at that point, have the town in checkmate, with any further growth or recession hinging on decisions made by a single company based out of another state. My town is only one example, there are countless other examples of similar experiences around the United States, the world. Please, don't let this corporate monstrosity own my community anymore than what it already does.

Thank you for taking the time to read this letter.

May your days be filled with peace.

Desmal Purcell

Swainsboro, Georgia